

LETTER

TO

HORACE BINNEY, ESQ.,

RESPECTING

THE FOUNDER

OF THE

PHILADELPHIA CONTRIBUTIONSHIP FOR THE INSURANCE
OF HOUSES FROM LOSS BY FIRE.

BY

JOHN JAY SMITH.

PHILADELPHIA: 1852.

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L E T T E R

T O

HORACE BINNEY, ESQ.,

R E S P E C T I N G

T H E F O U N D E R

O F T H E

PHILADELPHIA CONTRIBUTIONSHIP FOR THE INSURANCE
O F HOUSES FROM LOSS BY FIRE.

B Y

J O H N J A Y S M I T H.

PHILADELPHIA: 1852.

P R I V A T E L Y P R I N T E D.

IN the Centennial Address delivered by Horace Binney, Esq., before the "Philadelphia Contributionship for Insurance of Houses from loss by Fire, second Monday of April, 1852," occur the following paragraphs:

"Instead of this distinctive name" (Dr. Franklin's) "as the author of the plan, there seems to be at least as much reason for attributing it to a gentleman, who, from the extraordinary increase of his denomination in modern times, would now be considered as having no name at all—*John Smith*. He was, however, as is still well known, and almost remembered, a man of property, who took an active part in the institution and promotion of other establishments for the benefit of the city, a merchant, occupying a large and well-finished brick house in a quarter of the city where the most affluent families had their residence at the time, and who from his profession was likely to be acquainted with the usage of insurance against maritime risks, and in frequent connexion with the mother country, where fire insurance was, practised. He was the first Treasurer of the Company, the responsible depositary of the funds, the unpaid agent for several successive years in the receipt, disbursement, and investment of the deposits or premiums. He was the main executive officer; and until after the Company was thoroughly set agoing, he did not retire from its service, and then he carried with him the thanks of the Directors. He was also the first person who insured with the Company to give it a start, and made a second insurance in advance of any other person. The surveys of his two brick houses, three stories high, are No. 1 and 2, of the first of June, 1752. The originals are now in the office, and I will read No. 1, as a formula of the early surveys.

"Surveyed June 1st, 1752.

At the request of *John Smith*, Merchant, his dwelling-house on the east side of *King Street*, between Mulberry and Sassafras, 30 feet front, 40 feet deep, brick, 9 inch party walls, 3 storys in height, plastered partitions, open Newel bracket stairs, penthouses with board ceilings, garrets finished, 3 storys, painted brick kitchen, 2 storys in height, 15 ft. 9 front, 19 ft. 6 deep, dresser, shelves, wainscot closet fronts, Shingling $\frac{1}{3}$ worn.

We judge the above house and kithen to be worth £1000.

JOS. FOX,
SAMUEL RHOADS.

£500. (a 20 s. per et.)

He proposeth to assure five hundred pounds
dried hereon.

"The dwelling-house of *John Smith*, you see, was a considerable house for any time of day, and especially at that time; and *King Street* was, in 1752, a fashionable street with a loyal name. The King's name was then in the mouths of all the people. It was a tower of strength. But the "gentry" have disappeared from the street, and the name of the street has disappeared, and the strength of the name has ceased among us, and it is now diluted to *Water*. If the authorship of a scheme is to be inferred from readiness to bear its heaviest burden, from constancy in bearing it, and from priority in professing and proving his confidence in its working, *John Smith*, the nameless, has better pretensions to that merit, than some of the more individualized names in the Company. His descendants, I believe are among us, and are in great esteem. But who shall declare the generation of the *Smiths*, and especially of the *JOHN SMITHS*?*

"Mr. Chairman, the contributors now know as much of the first actors in the Company, as I do, and the records tell no more."

* "Since these remarks were made, I have learned from the grandson of this gentleman, JOHN JAY SMITH, Esq., the Treasurer of the Philadelphia Library Company, that the prominence or leading interest in the concern, which upon probabilities, I had attributed to his ancestor, is proved by an original journal and other papers still in possession of his descendants."

Germantown, August, 1852.

To HORACE BINNEY, Esq.

I have read with interest your speech delivered at the Centennial Meeting of "The Philadelphia Contributionship for the Insurance of Houses from loss by Fire." That the occasion was an important one, appears by the number and character of the citizens who participated in the celebration, as well as by the fact that the discourse was from so distinguished a pen as your own; but we have further and conclusive evidence in this, that one object of the meeting was to bear witness to the uninterrupted usefulness of an important public institution during a period of one hundred years. It seems to follow that the founder of such an institution could not be a wholly uninteresting person to those who thus solemnly attested the signal success of his provident enterprise. It may even be thought that not only his name, but some leading incidents of his life would have had a peculiarly appropriate connection with the ceremonies of the commemoration. The plan of discourse preferred

by you, not having fully met this view of the subject, I avail myself of your permission given to me at a recent interview, and now address to you a brief statement of such facts connected with the family and personal history of the founder, as will probably be sufficient for those into whose hands a copy of this narrative may fall at future celebrations of the Company.

Circumstances appear to make this task a duty incumbent upon myself, not only as his lineal descendant, but as his literary executor *de facto*, from my possession of his numerous papers, amongst which is his diary in eleven volumes. In addition to these motives, to the force of which you will not be insensible, an inducement is offered by a part of the phraseology which you have selected to describe the founder of the institution whose valuable efficiency was the theme of your discourse; a phraseology which will carry to most minds an implication of greater difficulty than really exists in identifying the object of your reference; who was certainly more distinguished by his merit and his public and private connections, than by his name. If in these circumstances an apology could be required for my bringing into view at this time and in this manner, a portion of that personal history of the founder, which his descendants regard with just pride, as evidence of his claim to a respectful remembrance in this community, you are prepared to see a basis for that apology in the fact that the existence of materials sufficient to fully identify the founder, was brought to your notice before the printing of your discourse.

If the remote ancestry of the founder were important in the present connection, it is evidenced, and might easily be here traced, by names, dates, occupations and intermarriages; but to come more nearly to the time in which the founder lived, we find his grandfather, Samuel Smith, who emigrated to this country in the year 1690; his brothers had preceded him (1677.) He settled in Bucks county, Pennsylvania, and afterwards removed to the family land, which comprised a very large portion of what is now Burlington county, in New Jersey. That he was not unknown to his contemporaries, is shown by the following extract from the History of New Jersey.

"In 1718, died Samuel Smith, one of the Members of Assembly for Burlington. He had sought happiness in the quiet of obscurity; but being against his inclination called to this and other public stations, he passed through them with a clear reputation. In private life he was inoffensive, benevolent and respected."—*Smith's Hist. of New Jersey*, p. 409.

Richard Smith, a son of Samuel, was elected a member of the Assembly for the city of Burlington, in 1730, and died while that body was in session at Amboy, Nov. 9, 1751. I quote his character from the same history:

"The ninth of November, died, in the 53d year of his age, Richard Smith. He represented Burlington, in Assembly, near twenty years, through a great variety of different business. He maintained a fair reputation; was instrumental in procuring considerable provincial benefits, and hence acquired the love of

many who had no opportunity of knowing him, but in a public character. He was cool and even in his temper, impartial and conscientious in the discharge of his duty, kind and careful in every paternal relation, and generous in both sentiment and conduct.”—*Smith's Hist. of New Jersey*, p. 436.

In the Pennsylvania Gazette, (Dr. Franklin's paper,) may be seen the following notice:—

“Last week died Richard Smith, Esq., of Burlington, New Jersey, and was buried in Friends' burying ground in that city; in whom the character of a generous, good natured, hospitable man, of a true patriot, and a good christian were so truly blended, that he lived beloved and esteemed by all who knew him, and his death is lamented as a Public loss by the people of that province.”—*Penns. Gazette*, Nov. 21, 1751.

This Richard Smith was the father of the founder of the “Contributionship.” Richard carried on an extensive commerce from the old city of Burlington, in vessels built by himself. Some of his sons acted for him as supercargoes to the West Indies, &c. In front of Bishop Doane's residence are the remains of an old wharf, from which probably went all the produce then shipped from that locality to distant ports; this wharf was Richard's; there his ships were built; and from it, in one of his father's vessels, the founder sailed as supercargo in 1741, at the early age of nineteen, “having a mind,” as he says, “to see the island of Barbadoes, and to know the manner of living at sea, and to survey the wonders of the Lord in the deep; and having my

father's consent so to do." I have his journal kept at this juvenile period, and it is not deficient in evidences of observation and reflection.

The journal or diary then commenced was long continued; it is a most minute one of the weather, of business, his courtship, and of public and private events. It will reveal to its future readers, that he entered upon business in Philadelphia, at the age of twenty-one, and established a valuable commercial correspondence in London, Liverpool, Dublin, Lisbon, Madeira, the West Indies, &c. He sailed his ships, "snows," and brigs to these places with success; his two or three annual ships to London bringing the goods needful to our infant city. He became at an early age, a partner in the same shipping and importing business with Abel James, the ancestor of the late eminent Professor Thomas C. James, of the University of Pennsylvania. As the valued correspondent of such firms as that of John Barclay & Sons, of London, he leaves in their letters, and other documents, numerous evidences of the friendship and credit which he enjoyed with them. He solaced his leisure hours with the amusements attendant upon planting, gardening and friendly society, at his farm at Point-no-Point.

He was one of the founders of the Pennsylvania Hospital, a manager, and its first secretary. In this Institution, three generations of his descendants have also been managers, to the period of its centenary in 1851. He sent circular letters of his own writing, copies of which I have, to most of his numerous foreign corres-

pondents, soliciting aid for this benevolent enterprise. He obtained funds from abroad in this way, by representing in a forcible manner that the Hospital was designed for citizens of all nations, and that sailors from all ports in need of its aid, would enjoy its benefits. His name occurs very frequently on the records of this Institution.

He was an active promoter of one of the first efficient fire companies, with his best friends and relatives Israel and James Pemberton, with Anthony Benezet and others, as is shown by his diary; and he was among the first to move in the matter of lighting the public streets of Philadelphia. He was made a member of Assembly for Philadelphia in 1750, when 28 years of age, contrary to his expressed wishes, which led him towards the quiet of private life, in which he was always surrounded by loving friends. The "Friends" were then in power, or shared it with the Provincial governors, with several of whom, both in Pennsylvania and the adjoining province, he was very intimate. From Governor Belcher of New Jersey,* and from Governor Franklin, &c., I have various characteristic notes and letters of friendship.

After retiring to his paternal property at Burlington, with an independence, he purchased of Governor Franklin, for a country seat, Franklin Park with its

* This gentleman sent to London for a widow to wed, who came consigned to the founder, and was taken by him to Burlington in a four-oared barge in three hours, and duly delivered to the governor's arms.

tenants of deer; it was near the city, on the Raneoeas river, and still retains its original designation. Mr. Smith's name is here again found, as one of the prinicipal benefactors of the still useful public library at Burlington.

Being of a genial temper, he was often at the sober social board in Philadelphia. His diary records an extraordinary number of dinners at home and abroad, both when a bachelor and a married man; and as participants in these, occur the names of the most known and respected citizens of Philadelphia, including Governor Hamilton. His eelibaey was terminated by his winning the affections and beeoming the husband of Hannah, daughter of James Logan, the well known friend and most trusted counsellor and representative of William Penn. As son-in-law, and one of the executors of James Logan, Mr. Smith became conneeted with the Loganian Library, in a manner whieh eannot have eseaped your notice; particularly as you were formerly a trustee, *ex officio*, of that distinguished colleetion, and as it was under the supervision of a committee, of which you were the mover, that its catalogue was compiled. In the introduction to the eatalogue, it is stated that Mr. Logan had prepared a deed for the donation of his books to the public, but that he died before it was executed.* There being no legal obligation upon his

* The committee added, "It should therefore be distinctly noted, that it is to the children of James Logan that the publie is indebted for thus appropriating the books and rents, agreeably to the original design. They were William and James Logan, John Smith and

successors to do what the ancestor had omitted to perfect, Mr. Smith is certainly entitled to share the approval of posterity for his voluntary concurrence in an act which forever alienated so remarkable a literary treasure, and with it the rents of 700 acres of the best land in Bucks county; an act, allow me the honest gratification of adding, which has never been a source of regret to any member of the family.*

In the Society of Friends, John Smith was very active, and held a prominent position; in its prosperity his feelings were deeply enlisted. He devoted much of his time to literature, and was the author of several *brochures*, amongst which may be mentioned here, his answer to Gilbert Tennent's sermon on the lawfulness of war. This answer was written in his 24th year, and it went through

Hannah his wife, she being the surviving daughter."—*Introduction to Loganian Library Catalogue*.

* I avail myself of the coincidence of the arrival from London, while I am penning these lines, of a Memoir of James Logan, by Wilson Armistead, published in 1851, of which I have the pleasure of sending you a copy.

In this work, written by a foreigner, from documents extant, particulars of Mr. Logan's intended donation, its value, &c., are stated: The title is "Memoirs of James Logan, a distinguished scholar and Christian legislator; founder of the Loganian Library; secretary of the Province of Pennsylvania; chief justice; commissioner of property; and (as president of the council,) for two years governor of the Province; including several of his letters and those of his correspondents, many of which are now first printed from the original MSS., and arranged for the purpose. By Wilson Armistead, London. Charles Gilpin. MDCCCL.

two editions.* It was given away by the printer, under the direction of Mr. Smith ; and Franklin's partner declared that he never saw a publication excite so much interest on its day of issue. Of his common-place books many folio volumes are still in my possession ; they were the foundation of a long series of " Excerpts," furnished to the National Gazette, when under the editorship of Robert Walsh, Esq., and so judicious were the selections deemed by that gentleman, that he frequently expressed his approbation of them, and privately solicited their continuance.

His character is given thus in the Pennsylvania Gazette :

"On Tuesday last, at 5 o'clock in the afternoon, died of a lingering illness, at Burlington, New Jersey, the Hon'ble John Smith, one of his Majesty's council for the Province of New Jersey. He was a gentleman of liberal education, strong natural abilities, and universal principles. Zealous without hypocrisy, and religious without affectation ; free from bigotry and enthusiasm : in short, he was possessed of all the accomplishments which go to the making a person honorable and truly great, and generally lamented.—*Penn's'a Gazette, March 28, 1771.*

Perhaps the best and most characteristic notice of the founder, is that by Robert Proud, and at the risk of wearying you, it is also inserted :

"John Smith of Burlington, in New Jersey, son of

* Tennent's sermon is No. 962, octavo ; the answer, Nos. 1580, O. 1, and 2865, O. 14, of the Philadelphia Library Catalogue.

Richard Smith, formerly of the same place, and brother of Samuel Smith, author of the history of that province, (of a family originally from Yorkshire, in England,) died on the 26th day of the Third Month, 1771, in the 49th year of his age. As he was a person of an amiable character, good example, and public utility, not only in the province of New Jersey, but also in that of Pennsylvania, it may, therefore, not be improper, in this place, to mention respecting him; that, being brought up to mercantile affairs, he lived several years in Philadelphia as a merchant, having married Hannah, the daughter of James Logan, Esquire, a woman of good and amiable qualities; by whom he had several children. After her death, in the year 1762, he retired to Burlington, the place of his birth; having been a very useful and valuable member of society, and served several years in the Provincial Assembly of Pennsylvania, with good ability, reputation and integrity; besides, being much engaged in the affairs of his own religious community of the people called Quakers, in Philadelphia, by whom he was highly esteemed and beloved, for his good sense, liberal and generous sentiments, agreeable and instructive conversation, his extensive abilities, and generally beneficent life, and kind services, which were so very considerable, as to leave lasting impressions on the minds of his friends and acquaintances, in that city, and to render his memory dear to many.

“After his removal to Burlington, he was appointed, by mandamus from the king, one of the council for New Jersey; in which office he continued to be useful to the public; and, at the same time, particularly serviceable in his own religious society, till the time of his sickness and death.

“He was endowed with great conciliating abilities; and the preservation of peace and concord among mankind, was much the subject of his attention and delight.

“He was engaging, open, friendly and undesigned in his address and behaviour; of a cheerful and benevolent disposition of mind; well skilled in the laws of his

country; and very ready, generous and serviceable, in giving his advice and assistance.

"In his religious character, he exhibited an excellent example of true, practical Christianity, free from all affectation and narrowness of mind. He was, in several relations, one of the best of neighbours and of men.

"He had a turn to literature, and though he was not favoured with much of a learned education, yet, as he was a person of good natural parts, much reading, and conversed with all ranks of men, in his own country, he writ several pieces, to good advantage, on different, but generally the most interesting subjects, of a religious, moral and civil nature; some of which have been published for general benefit."—*Proud's Hist. of Pennsylvania*, Vol. 2, pp. 232, 233.

Enough has been said to show what manner of man was the founder of the Philadelphia Contributionship; but there are not wanting collateral means for enlarging these memoranda respecting him. For example, as appears in a preceding page, he was a brother of the historian of New Jersey, a State which, next to Pennsylvania, may be considered that of your adoption, as it has been the place of your residence heretofore, during a portion of many successive years. Again; his son John married a daughter of Margaret Morris, who kept what you were pleased to consider, a remarkable journal of events during the war of the Revolution; and who was next-door neighbor, on the Burlington bank, to a family with which you became connected by marriage; on which account I had the pleasure of presenting to you, at your own request, one of the fifty copies of that journal, which I

caused to be printed for private distribution among her descendants.

In conclusion, it will not be thought to diminish such interest as these facts may have, that the original articles of association of the Philadelphia Contributionship are in the handwriting of the founder, of which you may be convinced by comparing them with the facsimile of one of his letters herewith forwarded.

If I have not succeeded in re-naming "the nameless," you will doubtless agree with me that he has been identified; and perhaps you will do him the justice to bind this privately printed pamphlet with your own copy of the Centennial Address.

Very Respectfully,

Your Ob't Serv't,

JOHN JAY SMITH.